

CLAIM AMENDMENTS  
CLEAN FORM

Please ~~CANCEL~~ claims 1, 28 and 33.

Please ~~ADD~~ the following new claims:

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70. (NEW) A method, comprising:

receiving data that includes

an identifier of a financial account,

an identifier of a check drawn on the checking account, and

an amount of funds;

preventing the account holder from removing the amount of funds from the financial account except for payment with the check.

B 71. (NEW) The method of claim 70, in which the received data further includes an indication of at least one of:

an expiration date,

a presentment period within which the check should be presented for payment, payee, and

a bank maintaining the financial account.

72. (NEW) The method of claim 70, in which the received data further includes an indication of at least one of:

an expiration date, and

a presentment period within which the check should be presented for payment.

73. (NEW) The method of claim 70, further comprising:

generating a code that indicates the check; and

transmitting the code

74. (NEW) The method of claim 73, in which the code further indicates:  
the amount of funds.

75. (NEW) The method of claim 70, further comprising:  
creating a record that is identified by the account identifier and the check  
identifier, the record storing the amount of funds.

76. (NEW) The method of claim 70, in which the step of preventing comprises:  
adjusting an unavailable balance of the financial account based on the amount of  
funds.

77. (NEW) The method of claim 70, in which the step of receiving data comprises:  
receiving DTMF signals.

78. (NEW) The method of claim 70, in which the step of receiving data comprises:  
receiving at least some of the data via a World Wide Web site.

B 89 > 79. (NEW) A method, comprising:  
receiving a code; and  
determining from the code an amount of funds reserved for payment with a  
predetermined check.

80. (NEW) The method of claim 79, in which the step of receiving the code comprises:  
receiving DTMF signals.

81. (NEW) The method of claim 79, in which the step of receiving the code comprises:  
receiving the code via a World Wide Web site.

82. (NEW) The method of claim 79, further comprising:  
transmitting a message including the amount of funds.

83. (NEW) The method of claim 79, further comprising:  
storing an indication that the predetermined check has been claimed.
84. (NEW) A method, comprising:  
receiving data that includes  
an account identifier that indicates a financial account,  
a check identifier that indicates a check drawn on the financial account,  
and  
an amount of funds,  
making the amount of funds unavailable for use in the financial account;  
generating a code that indicates the check;  
transmitting the code;  
receiving the code;  
determining the data based on the code; and  
transmitting a message that indicates the amount of funds.
85. (NEW) The method of claim 84, in which the step of receiving the code comprises:  
receiving DTMF signals.
86. (NEW) The method of claim 84, in which the step of receiving the code comprises:  
receiving the code via a World Wide Web site.
87. (NEW) The method of claim 84, in which the step of generating the code comprises:  
encrypting at least some of the data.
88. (NEW) The method of claim 84, in which the step of transmitting the code comprises:  
transmitting the code to a first device;  
and in which the step of receiving the code comprises:  
receiving the code from a second device.

89 (NEW) The method of claim 84, in which the step of transmitting the message  
comprises:  
transmitting an audio message.

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